

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 0 Assumption of Executory Contract or Unexpired Lease 1 Lien Avoidance

Last revised: December 1, 2017

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:

Dane Richards Sr.

Case No.:

18-11152

Judge:

Gravelle

Debtor(s)

**Chapter 13 Plan and Motions**

Original  Modified/Notice Required Date: August 7, 208  
 Motions Included  Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST.  
SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: JMC

Initial Debtor: DR

Initial Co-Debtor: \_\_\_\_\_

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 2400 per month to the Chapter 13 Trustee, starting on August 1, 2018 for approximately 54 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available):

Sale proceeds from Eton Place property.

c. Use of real property to satisfy plan obligations:

Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection  NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3000
DOMESTIC SUPPORT OBLIGATION	N/A	
State of NJ Priority Claim	Business & Income Tax	\$106,499.06
Internal Revenue Service	Business & Income Tax	\$42,380.71

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:  NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:  NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments  NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
State of New Jersey	None	\$43,450.52 claim amount	0	Internal Revenue Service	0	n/a	Reclassify as Priority Unsecured Claim

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender  NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Wells Fargo Bank		\$325,000	0
Wells Fargo Bank Home Equity Group	112 Broad Street Eatontown NJ	\$325,000	0

**f. Secured Claims Unaffected by the Plan  NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:  NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Internal Revenue Service	Federal Tax Liens Filed	\$34,874.46

**Part 5: Unsecured Claims  NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- Not less than \_\_\_\_\_ percent
- Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases  NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions  NONE

**NOTE:** All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
State of New Jersey	Real Property	\$43,450.52	0	Internal Revenue Service, Wells Fargo Bank, Wells Fargo Bank Home Equity	0	Secured claim to be reclassified as Priority Unsecured Debt

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Secured Claims
- 3) Priority Claims
- 4) Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: January 31, 2018.

Explain below **why** the plan is being modified:

To make the plan feasible.

Explain below **how** the plan is being modified:

The plan proposes to surrender the property located at 112 Broad Street, Eatontown, NJ in full satisfaction of claims of 1st & 2nd mortgages. The plan proposes to pay secured and priority tax claims in full.

Are Schedules I and J being filed simultaneously with this Modified Plan?

Yes

No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

The plan proposes to reclassify the secured claim of the State of New Jersey to a priority unsecured claim. The state docketed a judgment that is inferior to the mortgages and the federal tax lien on the debtor's property.

Any non-standard provisions placed elsewhere in this plan are void.

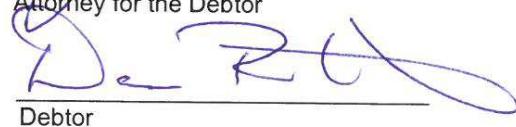
The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 8/8/18

  
\_\_\_\_\_  
Attorney for the Debtor

Date: 08/08/18

  
\_\_\_\_\_  
Debtor

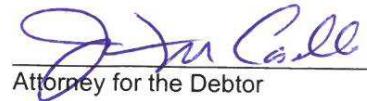
Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 8/8/18

  
John Call  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 08/08/18

  
Debtor

Date: \_\_\_\_\_

Joint Debtor

**Certificate of Notice Page 11 of 12**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Dane Richards, Sr.  
 Debtor

Case No. 18-11152-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Aug 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 11, 2018.

db +Dane Richards, Sr., 112 Broad Street, Eatontown, NJ 07724-1504  
 sp +Joel Davies, 143 Route 70, Toms River, NJ 08755-0971  
 r +Kim Spector, Coldwell Banker, 17 West River Road, Rumson, NJ 07760-1418  
 cr +WELLS FARGO BANK, NA, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
     Mt. Laurel, NJ 08054-3437  
 517286351 +A J Insurance Agency, 3455 State Route 66, Neptune, NJ 07753-2759  
 517286352 AOL, P.O. Box 5110, Sterling, VA 20165  
 517286353 +AOL Collection Dept., Dept. 5110, PO Box 65101, Sterling, VA 20165-8801  
 517286354 +Atlantic Cardiology, 444 Neptune Blvd 2nd Floor, Neptune, NJ 07753-4144  
 517286355 +Barbara Johansen, 57 Harry Drive, Manahawkin, NJ 08050-4107  
 517286356 +Barclay Mastercard, P.O. Box 8801, Wilmington, DE 19899-8801  
 517286359 +Christine Richards, 112 Broad Street, Eatontown, NJ 07724-1504  
 517286360 +Elliott Lous Pell, Esq., P.O. Box 405, Florham Park, NJ 07932-0405  
 517286361 First Data Global Leasing, by American Infosource LP as Agent, 4545 N. Santa Fe Ave,  
     Oklahoma City, OK 73118  
 517286362 Grand Lake Resort, PO Box 730119, Ormond Beach, FL 32173-0119  
 517286363 +IFPS Corporation, 30 Montgomery Street, Suite 100, Jersey City, NJ 07302-3866  
 517286365 +JCP&L, c/o First Energy, 101 Crawfords Corner Road, Bldg #1, Ste 1-511,  
     Holmdel, NJ 07733-1976  
 517286366 +Jeffrey Rosen, Esq., 788 Shrewsbury Ave, Suite 2207, Tinton Falls, NJ 07724-3080  
 517286369 +Northland Group, P.O. Box 390905, Minneapolis, MN 55439-0905  
 517287916 +Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517286370 +Phelan Hallinan Diamond & Jones, PC, 400 Fellowship Road, Suite 100,  
     Mount Laurel, NJ 08054-3437  
 517286373 +Richard Robertson, 1620 Sun Meadow Drive, Conway, SC 29526-1906  
 517293232 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
     TRENTON NJ 08646-0245  
     (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,  
     PO Box 245, Trenton, NJ 08695-0245)  
 517342557 Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y,  
     1000 Blue Gentian Road, Eagan MN 55121-7700  
 517286376 Wells Fargo Bank, N.A. Home Equity Group, 1 Home Campus X2303-01A,  
     Des Moines, IA 50328-0001  
 517286377 +Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 09 2018 22:52:06 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 09 2018 22:52:03 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 cr E-mail/Text: cio.bncmail@irs.gov Aug 09 2018 22:51:28  
     United States of America (Internal Revenue Service, U.S. Attorney's Office,  
     970 Broad Street, Suite 700, Newark, NJ 07102-2535  
 517286357 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Aug 09 2018 22:56:05 Capital One Bank,  
     PO Box 71083, Charlotte, NC 28272-1083  
 517286358 E-mail/PDF: gecscedi@recoverycorp.com Aug 09 2018 22:56:30 Care Credit, Synchrony Bank,  
     PO Box 960061, Orlando, FL 32896-0061  
 517294794 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Aug 09 2018 22:57:17 First Data Global Leasing,  
     by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517286367 E-mail/Text: camanagement@mtb.com Aug 09 2018 22:51:38 M&T Bank, P.O. Box 1288,  
     Buffalo, NY 14240-1288  
 517286368 +E-mail/Text: bknottices@mbandw.com Aug 09 2018 22:52:28 McCarthy, Burgess & Wolff,  
     The MB & W Building, 26000 Cannon Road, Cleveland, OH 44146-1807  
 517400739 +E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 09 2018 23:07:45  
     Orion Portfolio Services LLC, c/o PRA Receivables Management, LLC, PO Box 41021,  
     Norfolk, VA 23541-1021  
 517286371 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 09 2018 22:57:09  
     Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502  
 517320016 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 09 2018 23:08:02  
     Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 517320014 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Aug 09 2018 22:57:09  
     Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067,  
     Norfolk VA 23541  
 517286372 E-mail/Text: bnc-quantum@quantum3group.com Aug 09 2018 22:51:55 Quantum 3 Group LLC,  
     as Agent for MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517292549 E-mail/Text: bnc-quantum@quantum3group.com Aug 09 2018 22:51:55  
     Quantum 3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517392881 +E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Aug 09 2018 22:56:45 Verizon,  
     by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901  
 517286375 E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com Aug 09 2018 22:51:08  
     Verizon, PO Box 4833, Trenton, NJ 08650-4833

TOTAL: 16

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Aug 09, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
517286364\* Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346  
517286374\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,  
Trenton, NJ 08695-0245)

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 11, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 8, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor M&T BANK dcarlon@kmllawgroup.com,  
bkgroup@kmllawgroup.com  
Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
eamonn.ohagan@usdoj.gov  
Joseph Casello on behalf of Debtor Dane Richards, Sr. jcasello@cvclaw.net,  
jcasello627@gmail.com  
Nicholas V. Rogers on behalf of Creditor WELL'S FARGO BANK, NA nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor M&T BANK rsolarz@kmllawgroup.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirkn.com  
TOTAL: 9